Electronic Acknowledgement Receipt		
EFS ID:	5891473	
Application Number:	10731433	
International Application Number:		
Confirmation Number:	5179	
Title of Invention:	Systems and methods for providing an adjustable rate mortgage with a fixed monthly payment	
First Named Inventor/Applicant Name:	Walter C. Muren	
Customer Number:	22852	
Filer:	Nathan A. Sloan/Gwendolyn Ramsey	
Filer Authorized By:	Nathan A. Sloan	
Attorney Docket Number:	5997.0037	
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Time Stamp:	14:20:42	
Application Type:	Utility under 35 USC 111(a)	

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		05997_0037_Suppl_Reply.pdf	106725	ves	13
·		03337_0037_3dppi_ncpiy.pdi	bad8de0a516fa437961803eeb11f2caa4ff0 5d42	,	13

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Supplemental Response or Supplemental Amendment	1	1
	Claims	2	11
	Applicant Arguments/Remarks Made in an Amendment	12	13
Warnings:		1	

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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.